Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 1 of 55

United States Bankruptcy Court Northern District of Illinois						Voluntary Petition	
Name of Debtor (if individual, enter Last, First, MaGee, Clarence E		of Joint Do Gee, Lav	ebtor (Spouse ern	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last (include married, maiden, and trade names):			used by the a		in the last 8 years):		
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	ayer I.D. (ITIN) No./C	omplete EIN	(if mor	e than one, s	tate all)	r Individual-7	Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State): 9018 S Ellis Chicago, IL ZIP Code				xxx-xx-1225 Street Address of Joint Debtor (No. and Street, City, and State): 9018 S Ellis Chicago, IL ZIP Code			
County of Residence or of the Principal Place of Cook		60619		•	ence or of the	Principal Pla	60619 ace of Business:
Mailing Address of Debtor (if different from stre	eet address):		Mailir		of Joint Debt	tor (if differe	nt from street address):
		ZIP Code					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	:						
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check of the control of the contro	al Estate as d 01 (51B) ker npt Entity if applicable) exempt organ f the United is	ization States	defined "incurr	the 1 er 7 er 9 er 11 er 12	Petition is Fi	business debts.
Filing Fee (Check or Full Filing Fee attached Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. Full Filing Fee waiver requested (applicable to clattach signed application for the court's constant.	able to individuals only sideration certifying the Rule 1006(b). See Offici hapter 7 individuals on	y). Must lat the debtor ial Form 3A. nly). Must	Check Check Check	c one box: Debtor is Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates; ble boxes: being filed w	Chapter 11 ness debtor assusiness debtor ncontingent 1: n are less than with this petition were solici	Debtors s defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed in \$2,190,000.
Statistical/Administrative Information *** Alexander Tynkov 6273193 *** ■ Debtor estimates that funds will be available for distribution to unsecured creditors. □ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						S SPACE IS FOR COURT USE ONLY	
1- 50- 100- 200-	1,000- 5,001-] 5,001- 0,000	50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to] 100,000,001 5 \$500 nillion	\$500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to		\$500,000,001 to \$1 billion			

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 2 of 55

Page 2 Name of Debtor(s): Voluntary Petition MaGee, Clarence E MaGee, Lavern (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Alexander Tynkov April 12, 2008 Signature of Attorney for Debtor(s) (Date) Alexander Tynkov 6273193 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Page 3 of 55 Document

B1 (Official Form 1)(1/08) Name of Debtor(s):

Voluntary Petition

(This page must be completed and filed in every case)

MaGee, Clarence E MaGee, Lavern

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

x /s/ Clarence E MaGee

Signature of Debtor Clarence E MaGee

X /s/ Lavern MaGee

Signature of Joint Debtor Lavern MaGee

Telephone Number (If not represented by attorney)

April 12, 2008

Date

Signature of Attorney*

X /s/ Alexander Tynkov

Signature of Attorney for Debtor(s)

Alexander Tynkov 6273193

Printed Name of Attorney for Debtor(s)

Zalutsky & Pinski, Ltd.

Firm Name

20 N Clark

Suite 600

Chicago, IL 60602

Address

Email: info@ZAPLawFirm.com

312-782-9792 Fax: 312-782-0483

Telephone Number

April 12, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

٦	V
1	•

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 4 of 55

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

T.,	Clarence E MaGee Lavern MaGee		C N-	
In re	Lavein MaGee	Debtor(s)	Case No. Chapter	13
		Debioi(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 5 of 55

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

I certify under penalty of perjury that the information provided above is true and correct.

Signati	ure of Debtor:	/s/ Clarence E MaGee
		Clarence E MaGee
Date:	April 12, 2008	

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 6 of 55

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Clarence E MaGee Lavern MaGee		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 7 of 55

Official Form 1, Exh. D (10/06) - Cont.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

I certify under penalty of perjury that the information provided above is true and correct.

Signati	ure of Debtor:	/s/ Lavern MaGee	
		Lavern MaGee	
Date:	April 12, 2008		

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 8 of 55

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Clarence E MaGee,		Case No		_
	Lavern MaGee				
•		Debtors	Chapter	13	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	260,000.00		
B - Personal Property	Yes	4	352,300.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		378,100.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		13,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		67,273.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			8,409.40
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,553.00
Total Number of Sheets of ALL Schedu	iles	23			
	To	otal Assets	612,300.00		
			Total Liabilities	458,373.00	

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 9 of 55

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Clarence E MaGee,		Case No	
	Lavern MaGee			
_		Debtors	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	13,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	13,000.00

State the following:

Average Income (from Schedule I, Line 16)	8,409.40
Average Expenses (from Schedule J, Line 18)	4,553.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	10,503.88

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		13,600.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	13,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		67,273.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		80,873.00

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 10 of 55

B6A (Official Form 6A) (12/07)

In re	Clarence E MaGee,	Case No.	
	Lavern MaGee		

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Location: 9018 S Ellis, Chicago IL	Fee simple	J	130,000.00	122,700.00
9021 S Ellis Chicago, IL 60619	Fee simple	J	130,000.00	122,100.00

Sub-Total > 260,000.00 (Total of this page)

Total > 260,000.00

0 continuation sheets attached to the Schedule of Real Property

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 11 of 55

B6B (Official Form 6B) (12/07)

In re	Clarence E MaGee,	Case No.
	Lavern MaGee	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	200.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking- Charter One Checking & Savings- Standard Bank Checking & Savings- LaSalle Checking & Savings- Chase Checking & Savings- US Employee CU	J	3,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	6 Rooms	J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothes	J	600.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10	Annuities. Itemize and name each issuer.	X		
			Sub-Tota	al > 5,300.00

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 12 of 55

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Clarence E MaGee
	Lavern MaGee

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	2 IRA	ings Plans	J	2,000.00 180,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X	ings Plans	J	180,000.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Bonds		J	3,000.00
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			C	Sub-Total of this page)	al > 185,000.00
			`	107	

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 13 of 55

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Clarence E MaGee
	Lavern MaGee

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	2005	Toyota Camry	J	13,000.00
	other vehicles and accessories.	1996	Ford Renger	J	1,000.00
		1998	Freightliner (Tractor Trailer)	J	38,000.00
		2000	Kentworth (tractor trailer)	J	40,000.00
		2 Tra	ilers	J	20,000.00
		2 Tra	ilers	J	20,000.00
		2 Tra	ilers	J	30,000.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	Χ			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Х			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	X			

Sub-Total > 162,000.00 (Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 14 of 55

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Clarence E MaGee,	Case No.
	Lavern MaGee	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	Χ			

| Sub-Total > 0.00 (Total of this page) | Total > 352,300.00

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 15 of 55

B6C (Official Form 6C) (12/07)

In re	Clarence E MaGee,	
	Lavern MaGee	

Case No.

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that €	exceeds
(Check one box)	\$136.875.	

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Location: 9018 S Ellis, Chicago IL	735 ILCS 5/12-901	30,000.00	130,000.00
Cash on Hand Cash	735 ILCS 5/12-1001(b)	200.00	200.00
Checking, Savings, or Other Financial Accounts, Cert Checking- Charter One Checking & Savings- Standard Bank Checking & Savings- LaSalle Checking & Savings- Chase Checking & Savings- US Employee CU	ificates of Deposit 735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Household Goods and Furnishings 6 Rooms	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Wearing Apparel Clothes	735 ILCS 5/12-1001(a)	600.00	600.00
Interests in IRA, ERISA, Keogh, or Other Pension or F 2 IRA	Profit Sharing Plans 735 ILCS 5/12-1006	100%	2,000.00
Thrift Savings Plans	735 ILCS 5/12-1006	100%	180,000.00
Government & Corporate Bonds, Other Negotiable & Bonds	Non-negotiable Inst. 735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 1996 Ford Renger	735 ILCS 5/12-1001(c)	4,800.00	1,000.00

Total: 225,100.00 321,300.00

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Page 16 of 55 Document

B6D (Official Form 6D) (12/07)

In re	Clarence E MaGee,
	Lavern MaGee

Case No			
	Case No		

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated" in the column labeled "Unliquidated, place an "X" in the column labeled "Unliquidated, pla

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	1	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L Q D L D	D I SP UT E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx4989 American General Finance 11844 South Western Avenue Chicago, IL 60643		J	Opened 1/25/07 Last Active 2/27/08 Loan 2000 Kentworth (tractor trailer) Value \$ 40,000.00	Τ̈́	A T E D		33,000.00	0.00
Account No. xxxxxx9886 Chase Manhattan Mortgage 3415 Vision Dr. Attn: Bankruptcy Dept. Columbus, OH 43219		J	Mortgage Location: 9018 S Ellis, Chicago IL Value \$ 130,000.00				122,700.00	0.00
Account No. xxxxxx8291 Chase Manhattan Mortgage 3415 Vision Dr. Attn: Bankruptcy Dept. Columbus, OH 43219		J	Mortgage 9021 S Ellis Chicago, IL 60619 Value \$ 130,000.00				122,100.00	0.00
Account No. xxxxxxxxx5000 Daimler Chrysler P.O. Box 551080 Jacksonville, FL 32255		J	Opened 11/29/02 Last Active 10/17/07 PMSI 1998 Freightliner (Tractor Trailer) Value \$ 38,000.00				3,700.00	0.00
2 continuation sheets attached		•	· · · · · · · · · · · · · · · · · · ·	Subt			281,500.00	0.00

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Page 17 of 55 Document

 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Clarence E MaGee,		Case No.	
	Lavern MaGee			
		Debtors	,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	Q U I	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. Representing: Daimler Chrysler			Daimlerchrysler Services North Amer 901 Warrenville Road, Ste 500 Lisle, IL 60532	T	D A T E D			
			Value \$					
Account No. xxAxx 85B25	4		pmsi					
Navistar Financial Corp. P.O. Box 4024 Schaumburg, IL 60168		J	2 Trailers					
Account No. xxCxx 85D25	_		Value \$ 20,000.00	1			20,100.00	100.00
Navistar Financial Corp. P.O. Box 4024 Schaumburg, IL 60168		J	pmsi 2 Trailers					
	4		Value \$ 20,000.00	1			20,900.00	900.00
Account No. xxExx 85F26 Navistar Financial Corp. P.O. Box 4024 Schaumburg, IL 60168		J	PMSI 2 Trailers Value \$ 30,000.00				39,600.00	9,600.00
Account No. xxxxxx8466			Opened 12/28/04 Last Active 3/11/08				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	- ,
Toyota Financial Service P.O. Box 5855 Carol Stream, IL 60197		J	PMSI 2005 Toyota Camry					
			Value \$ 13,000.00			Ļ	16,000.00	3,000.00
Sheet 1 of 2 continuation sheets a Schedule of Creditors Holding Secured Clair		d to	(Total of	Sub this			96,600.00	13,600.00

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 18 of 55

 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Clarence E MaGee, Lavern MaGee		Case No.	
_		Debtors		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN		DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Toyota Motor Credit Corporation	Ť	DATED			
Representing: Toyota Financial Service			19001 South Western Avenue Torrance, CA 90509-2958					
			Value \$					
Account No.		T						
			Value \$					
Account No.	T	t	, 4440					
			Value \$	┨				
Account No.								
			Value \$	1				
Account No.								
			Value \$	1				
Sheet 2 of 2 continuation sheets atta		ed to	,	Sub			0.00	0.00
Schedule of Creditors Holding Secured Claim	S		(Total of t					
			(Report on Summary of So		ota lule		378,100.00	13,600.00

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 19 of 55

B6E (Official Form 6E) (12/07)

•			
In re	Clarence E MaGee,	Case No.	
	Lavern MaGee		

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled

"Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

_ continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 20 of 55

B6E (Official Form 6E) (12/07) - Cont.

In re	Clarence E MaGee, Lavern MaGee		Case No	
•		Debtors	- '	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2005 Account No. Internal Revenue Service 0.00 Dept of the Treasury P.O. Box 21126 J Philadelphia, PA 19114 13,000.00 13,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 1 continuation sheets attached to (Total of this page) 13,000.00 13,000.00 Schedule of Creditors Holding Unsecured Priority Claims 0.00 (Report on Summary of Schedules) 13,000.00 13,000.00

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 21 of 55

B6F (Official Form 6F) (12/07)

In re	Clarence E MaGee,		Case No.	
	Lavern MaGee			
_		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	CO	Н	usband, Wife, Joint, or Community		C	UNLL	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J C	CONSIDERATION FOR CLAIM. IF CLAI	1	NTINGENT	Ü	Ī	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxx6853			Opened 9/01/01 CreditCard		T	DATED		
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		V						0.00
Account No. xxxxxxxxxxxx8531			Opened 7/02/02 Last Active 3/14/08					
Arizona Mail Order 3740 E 34th St Tucson, AZ 85713		v	CreditCard					634.00
Account No. xxxxx6398 Aurora Loan Services Attn: Bankruptcy Po Box 1706 Scottsbluff, NE 69363		F	Opened 10/01/97 Unsecured					
Scollsbidil, NE 69363								1,704.00
Account No. xxxxxxx1008 Ballys 8700 West Bryn Mawr Chicago, IL 60631		F	Opened 10/22/93 InstallmentLoan					
								0.00
6 continuation sheets attached			(Tot	S l of th		tota pag		2,338.00

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Page 22 of 55 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Clarence E MaGee,	Case No.
	Lavern MaGee	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	I c	Ни	sband, Wife, Joint, or Community		С	u	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ſ	ONTINGEN	UNLIQUIDATED		AMOUNT OF CLAIM
Account No. xxxxx3581			Opened 9/18/84		Т	T E		
Bank Of America 1355 Winward Concourse Alpharetta, GA 30005		J	Secured	-		D		0.00
Account No. xxxxxxxx4906	╁	_	Opened 9/09/02 Last Active 3/01/04	_				0.00
Blazer Fin 2212 W 95th St Chicago, IL 60643		J	NoteLoan					0.00
Account No. xxxxxxxx4337	╁		Opened 11/25/97 Last Active 1/03/06					
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		W	CreditCard					0.00
Account No. xxxxxxxx0128	╁		Opened 12/01/99 Last Active 3/01/08				Н	
Cath/soanb 1103 Allen Drive Milford, OH 45150		w	CreditCard					1,197.00
Account No. xxxxxxxxxxxx5277	┡		Opened 8/09/00 Last Active 11/10/05				H	1,197.00
Catherine/tape Report 1103 Allen Dr Milford, OH 45150		w	CreditCard					0.00
Sheet no. 1 of 6 sheets attached to Schedule of				Sı	ubt	ota	 1	
Creditors Holding Unsecured Nonpriority Claims			(Tota	of th				1,197.00

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 23 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Clarence E MaGee,	Case No.
	Lavern MaGee	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Opened 6/17/99 Last Active 5/25/04 Account No. xxxxxxxx6004 CreditCard Chase W 800 Brooksedge Blvd Westerville, OH 43081 0.00 Account No. xxxxxxxx2533 Opened 2/27/00 Last Active 3/14/08 CreditCard Chase-Bp Po Box 15298 J Wilmington, DE 19850 816.00 Account No. xxxxxxxx3200 Opened 9/01/02 Last Active 5/01/04 **PartiallySecured** Citi Financial J Attention: Bankruptcy Dept. Po Box 140069 Irving, TX 75014 0.00 Account No. xxxxxxxxxxx1459 Opened 11/11/04 Last Active 2/04/08 Mortgage Citi Financial Mortgage Attention: Bankruptcy Department Po Box 140069 Irving, TX 75014 18,716.00 Account No. xxxxxxxxxxxx6652 Opened 6/12/07 Last Active 2/04/08 Unsecured Citi Financial Mortgage Attention: Bankruptcy Department J Po Box 140069 Irving, TX 75014 15,706.00 Sheet no. 2 of 6 sheets attached to Schedule of Subtotal 35,238.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Page 24 of 55 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Clarence E MaGee,	Case No.
	Lavern MaGee	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	l c	Ни	sband, Wife, Joint, or Community		C	ш	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAII IS SUBJECT TO SETOFF, SO STATE.	М	ONTINGEN	UNLIQUIDATED		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx1547			Opened 12/19/06 Last Active 2/04/08		Т	T E D		
Citi Financial Mortgage Attention: Bankruptcy Department Po Box 140069 Irving, TX 75014		Н	Unsecured			D		10,567.00
Account No. xxxxxxxxxxx0257	t		Opened 9/09/02 Last Active 5/07/04					
Citi Financial Mortgage Attention: Bankruptcy Department Po Box 140069 Irving, TX 75014		J	PartiallySecured					0.00
Account No. xxxxxxxxxx4605			Opened 9/19/02 Last Active 10/07/07					
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J	ChargeAccount					0.00
Account No. xxxxx7000	t		Opened 6/25/03 Last Active 5/19/04					
Credit First Po Box 818011 Cleveland, OH 44181		Н	ChargeAccount					882.00
Account No. xxxxxxxxxxxx5014	╁		Opened 10/01/07 Last Active 2/21/08					002.00
Elan Financial Service Us Bank Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201		J	CreditCard					9,174.00
Sheet no. 3 of 6 sheets attached to Schedule of		_		Si	ubt	ota	.1	20,622.00
Creditors Holding Unsecured Nonpriority Claims			(Total	al of th	is	pag	ge)	20,623.00

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 25 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Clarence E MaGee,	Case No.
	Lavern MaGee	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

ODEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	D AIM E.	ONTLNGEN	UZL-QU-DAFED		AMOUNT OF CLAIM
Account No. xxx2252			Opened 1/10/04 Last Active 5/31/04		Ť	T E		
Evergreen Medical Specialists Medical Collections System 725 S Wells Ave., Suite 501 Chicago, IL 60607		Н	Collection	_		D		35.00
Account No. xxxxxxxx7001			Opened 9/01/97 Last Active 1/01/99					
Fed Ctr Cu 230 S Dearborn Suite 2982 Chicago, IL 60604		J	CreditCard					
								Unknown
Account No. xxxx6472 Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153	-	J	Opened 11/01/97 Last Active 11/01/03 Automobile					0.00
Account No. xxxx-xxxx-1846			Opened 12/07/00 Last Active 3/18/08					
GEMB / HH Gregg/Lundstrom Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		Н	ChargeAccount					5,520.00
Account No. xx8229	f		Opened 8/18/02 Last Active 3/05/08					<u> </u>
Jc Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076		W	ChargeAccount					720.00
Sheet no. 4 of 6 sheets attached to Schedule of				l St	ubt	ota	<u>l</u> .1	0.075.00
Creditors Holding Unsecured Nonpriority Claims			(To	otal of th				6,275.00

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 26 of 55

B6F (Official Form 6F) (12/07) - Cont.

In re	Clarence E MaGee,	Case No.
	Lavern MaGee	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1 -	_		-	- 1		_	
CREDITOR'S NAME,	CO	1	sband, Wife, Joint, or Community		0	U N	P	
MAILING ADDRESS	OD E B T O R	Н	DATE CLAIM WAS INCURRED AND		N T	¦	S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	В	W J	CONSIDERATION FOR CLAIM. IF CLAI	M	I N	Q	Ϋ́	AMOUNT OF CLAIM
(See instructions above.)	Ö	C	IS SUBJECT TO SETOFF, SO STATE.		Ğ	ĭ	Ė	AMOUNT OF CLAIM
·	K	┺			N	UNLIQUIDATED	ול	
Account No. xxxxxxxxx0520			Opened 11/01/05 Last Active 3/27/08		[⊤]	Ē		
	1		ChargeAccount		_	D		
Mcydsnb								
9111 Duke Blvd		W						
Mason, OH 45040								
								321.00
Account No. xxxxx7050	╫	╁	Opened 7/01/99 Last Active 8/11/06		\dashv	\dashv	\dashv	
Account No. XXXXX7030	4		CreditCard					
Msu Fed Cu			- STOCK OUT					
		J						
600 E Crescent Rd		١٦						
East Lansing, MI 48826								
								0.00
Account No. C3731			Opened 9/01/84 Last Active 9/01/98		T			
	1		Secured					
Nationscredt								
8415 W. Cermak Rd Northtown Center		J						
N. Riverside, IL 60546								
,								
								0.00
Account No. xxxxx0489	╁	+	Opened 9/01/74 Last Active 3/01/08		\dashv		\dashv	
Account 140. AAAAAO400	┨		Other					
Peoples Gas								
C/O Bankruptcy Department		Ιн						
130 E. Randolph Drive		'						
Chicago, IL 60602								
01110dg0, 12 00002								595.00
	╄	1			4	_	_	
Account No. xxxxx0991	1		Opened 10/15/99 Last Active 5/06/07					
			CreditCard					
Shell Oil / Citibank		١.						
Attn.: Centralized Bankruptcy	1	J						
Po Box 20507								
Kansas City, MO 64195								
								280.00
Sheet no. 5 of 6 sheets attached to Schedule of	_		I	- Cı	ıbt	otal		
Creditors Holding Unsecured Nonpriority Claims			/Tot	al of th			- 1	1,196.00
Creditors froming Unsecured Nonphority Claims			(100	ai oi th	18 [Jage	<u>ا (</u> =	

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 27 of 55

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Clarence E MaGee,	Case No.
	Lavern MaGee	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community		c I	i b	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE.	IM		N I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx8322			Opened 11/19/01 Last Active 1/24/05 CreditCard		Τ΄ <u>Έ</u>	Ì	
Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603		Н	CreditCard				0.00
Account No. xxxxx9404	┢		Opened 12/07/07 Last Active 3/16/08		\dagger		
Wfnnb/king Sizes 4590 E Broad St Columbus, OH 43213		w	ChargeAccount				
							266.00
Account No. xxxxxxxxxxx1866 WFNNB/Value City Furn Po Box 182125 Columbus, OH 43218		Н	Opened 4/20/99 ChargeAccount				
							0.00
Account No. xxxxx0232 Wfnnb/woman/within 4590 E Broad St Columbus, OH 43213		w	Opened 11/07/03 Last Active 3/13/08 ChargeAccount				
							140.00
Account No.							
Sheet no. 6 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		·	(То	Su otal of thi	bto s pa		406.00
			(Report on Summar	y of Sch	To edu		67,273.00

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 28 of 55

B6G (Official Form 6G) (12/07)

In re	Clarence E MaGee,	Case No.
	Lavern MaGee	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 29 of 55

B6H (Official Form 6H) (12/07)

In re	Clarence E MaGee,	Case No.
	Lavern MaGee	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 30 of 55

B6I (Official Form 6I) (12/07)

	Clarence E MaGee Lavern MaGee		Case No.	
III IC	Euvern Macoo	Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF	F DEBTOR AND	SPOUSE		
Married	RELATIONSHIP(S): None.	AGE(S	5):		
Employment:	DEBTOR	I .	SPOUSE		
Occupation	Driver	Processor			
Name of Employer	United States Postal Service	United State	es Postal Service		
How long employed	19 Years	32 Years			
Address of Employer	2825 Lone Oak Parkway Egan, MN 55521-9650	2825 Lone (Egan, MN 5	Dak Parkway 5521-9650		
	age or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salar	ry, and commissions (Prorate if not paid monthly)	\$	4,797.20	\$	4,567.33
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	4,797.20	\$_	4,567.33
4. LESS PAYROLL DEDUC					
 a. Payroll taxes and soc 	ial security	\$	864.50	\$ _	821.17
b. Insurance		\$	182.33	\$ _	330.55
c. Union dues		\$	53.73	\$ _	53.73
d. Other (Specify)	See Detailed Income Attachment		2,260.81	\$_	1,388.31
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	3,361.37	\$_	2,593.76
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,435.83	\$_	1,973.57
7. Regular income from opera	ation of business or profession or farm (Attach detailed staten	nent) \$		\$_	0.00
8. Income from real property		\$	1,000.00	\$ _	0.00
9. Interest and dividends		\$	0.00	\$ _	0.00
dependents listed above	support payments payable to the debtor for the debtor's use o	or that of \$	0.00	\$_	0.00
11. Social security or government (Specify):	ment assistance	\$	0.00	\$	0.00
(Specify).			0.00	\$ -	0.00
12. Pension or retirement inco	oma	<u> </u>	0.00	\$ _	0.00
13. Other monthly income	onie	Ψ	0.00	Ψ_	0.00
(Specify):		\$	0.00	\$	0.00
(Specify).		<u> </u>		\$ _	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	5,000.00	\$_	0.00
	INCOME (Add amounts shown on lines 6 and 14)	\$	6,435.83	\$_	1,973.57
	MONTHLY INCOME: (Combine column totals from line 1.	5)	\$	8,409).40

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 31 of 55

B6I (Official Form 6I) (12/07)

In re	Clarence E MaGee Lavern MaGee		Cose No	
III Ie	Laveiii WaGee	Debtor(s)	Case No.	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Detailed Income Attachment

Other Payroll Deductions:

Thrift Loan	<u> </u>	1,123.16	\$ _	654.05
Retirement	\$	35.27	\$	303.33
Thrift plan	\$	1,102.38	\$	430.93
Total Other Payroll Deductions	\$	2,260.81	\$	1,388.31

Entered 04/30/08 14:47:04 Desc Main Case 08-10919 Doc 1 Filed 04/30/08 Document Page 32 of 55

B6J (Official Form 6J) (12/07)

	Clarence E MaGee			
In re	Lavern MaGee		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		ge monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	980.00
a. Are real estate taxes included? Yes No _X_	'	
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	400.00
b. Water and sewer	\$	30.00
c. Telephone	\$	100.00
d. Other Cells	\$	200.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	500.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	450.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	86.00
b. Life	\$	80.00
c. Health	\$	0.00
d. Auto	\$	200.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other 2nd house (escrow included)	\$	1,127.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming	\$	100.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,553.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	8,409.40
b. Average monthly expenses from Line 18 above	\$	4,553.00
c. Monthly net income (a. minus b.)	\$	3,856.40

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 33 of 55

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Clarence E MaGee Lavern MaGee		Case No.	
		Debtor(s)	Chapter	13
			•	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	April 12, 2008	Signature	/s/ Clarence E MaGee Clarence E MaGee Debtor
Date	April 12, 2008	Signature	/s/ Lavern MaGee Lavern MaGee Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 34 of 55

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

	Clarence E MaGee			
In re	Lavern MaGee		Case No.	
		Debtor(s)	Chapter	13
			-	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED
DATE OF SEIZURE

DESCRIPTION AND VALUE OF

PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT VALUE OF

DESCRIPTION AND

VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 37 of 55

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

NAME AND ADDRESS OF INSTITUTION

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

THE TARRIE THAT ADDRESS

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS trucking

BEGINNING AND ENDING DATES currently operating

Double A Enterprise Inc.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

6

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	April 12, 2008	Signature	/s/ Clarence E MaGee
			Clarence E MaGee
			Debtor
Date	April 12, 2008	Signature	/s/ Lavern MaGee
			Lavern MaGee
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 41 of 55
United States Bankruptcy Court
Northern District of Illinois

	Clarence E MaGee			
In re	Lavern MaGee		Case No.	
		Debtor(s)	Chapter	13

	Debtor(s)	Chapte	er <u>13</u>	
	DISCLOSURE OF COMPENSATION OF ATTO	RNEY FOR	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I a compensation paid to me within one year before the filing of the petition in bankruptc be rendered on behalf of the debtor(s) in contemplation of or in connection with the banks.	cy, or agreed to be	e paid to me, for services rende	and that ered or to
	For legal services, I have agreed to accept	\$	3,500.00	
	Prior to the filing of this statement I have received	\$	0.00	
	Balance Due	\$	3,500.00	
2.	2. \$ of the filing fee has been paid.			
3.	3. The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	1. The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	5. I have not agreed to share the above-disclosed compensation with any other person	unless they are r	nembers and associates of my	law firm.
	☐ I have agreed to share the above-disclosed compensation with a person or persons copy of the agreement, together with a list of the names of the people sharing in the			rm. A
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.			irmation
	Outside counsel may be employed under firm supervision, and paid by	y our firm.		
7.	7. By agreement with the debtor(s), the above-disclosed fee does not include the following Representation of the debtors in any dischargeability actions or any of		roceeding.	
	CERTIFICATION			
this	I certify that the foregoing is a complete statement of any agreement or arrangement for this bankruptcy proceeding.	r payment to me f	or representation of the debtor	c(s) in
Da	Dated: April 12, 2008 /s/ Alexander Tynl	kov		
	Alexander Tynkov	v 6273193		
	Zalutsky & Pinski,	, Ltd.		
	20 N Clark Suite 600			
	Chicago, IL 60602	2		
	312-782-9792 Fa		,3	
	info@ZAPLawFirr	n.com		

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Model Retention Agreement, revised as of May 1, 2007)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.
- 17. In the event that the case is converted to Chapter 7, provide any other legal services which may be necessary consistent with the attorney's responsibilities under Local Bankruptcy Rule 2090-5, with such additional fees as may be appropriate.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

\$ __3,500.00

In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.
- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date:April 12, 2008		
Signed:		
/s/ Clarence E MaGee	/s/ Alexander Tynkov	
Clarence E MaGee	Alexander Tynkov 6273193	
/s/ Lavern MaGee	Attorney for Debtor(s)	
Lavern MaGee		
Debtor(s) Do not sign if the fee amount at top of		
this page is blank.		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Alexander Tynkov 6273193	X _/s/ Alexander Tynkov	April 12, 2008				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
20 N Clark						
Suite 600						
Chicago, IL 60602						
312-782-9792						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Clarence E MaGee						
Lavern MaGee	X /s/ Clarence E MaGee	April 12, 2008				
Printed Name of Debtor	Signature of Debtor	Date				
Case No. (if known)	X /s/ Lavern MaGee	April 12, 2008				
	Signature of Joint Debtor (if any)	Date				

United States Bankruptcy Court Northern District of Illinois

	Clarence E MaGee			
In re	Lavern MaGee		Case No.	
		Debtor(s)	Chapter 13	
	VE	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	38
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credit	tors is true and correct to the	e best of my
Date:	April 12, 2008	/s/ Clarence E MaGee		
		Clarence E MaGee		
		Signature of Debtor		
Date:	April 12, 2008	/s/ Lavern MaGee		
		Lavern MaGee		
		Signature of Debtor		

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

American General Finance 11844 South Western Avenue Chicago, IL 60643

Arizona Mail Order 3740 E 34th St Tucson, AZ 85713

Aurora Loan Services Attn: Bankruptcy Po Box 1706 Scottsbluff, NE 69363

Ballys 8700 West Bryn Mawr Chicago, IL 60631

Bank Of America 1355 Winward Concourse Alpharetta, GA 30005

Blazer Fin 2212 W 95th St Chicago, IL 60643

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Cath/soanb 1103 Allen Drive Milford, OH 45150

Catherine/tape Report 1103 Allen Dr Milford, OH 45150 Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase Manhattan Mortgage 3415 Vision Dr. Attn: Bankruptcy Dept. Columbus, OH 43219

Chase- Bp Po Box 15298 Wilmington, DE 19850

Citi Financial Attention: Bankruptcy Dept. Po Box 140069 Irving, TX 75014

Citi Financial Mortgage Attention: Bankruptcy Department Po Box 140069 Irving, TX 75014

Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Credit First Po Box 818011 Cleveland, OH 44181

Daimler Chrysler P.O. Box 551080 Jacksonville, FL 32255

Daimlerchrysler Services North Amer 901 Warrenville Road, Ste 500 Lisle, IL 60532

Elan Financial Service Us Bank Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201 Evergreen Medical Specialists Medical Collections System 725 S Wells Ave., Suite 501 Chicago, IL 60607

Fed Ctr Cu 230 S Dearborn Suite 2982 Chicago, IL 60604

Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153

GEMB / HH Gregg/Lundstrom Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

Internal Revenue Service Dept of the Treasury P.O. Box 21126 Philadelphia, PA 19114

Jc Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076

Mcydsnb 9111 Duke Blvd Mason, OH 45040

Msu Fed Cu 600 E Crescent Rd East Lansing, MI 48826

Nationscredt 8415 W. Cermak Rd Northtown Center N. Riverside, IL 60546

Navistar Financial Corp. P.O. Box 4024 Schaumburg, IL 60168

Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602

Shell Oil / Citibank Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Toyota Financial Service P.O. Box 5855 Carol Stream, IL 60197

Toyota Motor Credit Corporation 19001 South Western Avenue Torrance, CA 90509-2958

Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Wfnnb/king Sizes 4590 E Broad St Columbus, OH 43213

WFNNB/Value City Furn Po Box 182125 Columbus, OH 43218

Wfnnb/woman/within 4590 E Broad St Columbus, OH 43213

Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

- 1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

Case 08-10919 Doc 1 Filed 04/30/08 Entered 04/30/08 14:47:04 Desc Main Document Page 55 of 55

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawver.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Clarence E MaGee	April 12, 2008	/s/ Lavern MaGee	April 12, 2008
Debtor's Signature	Date	Joint Debtor's Signature	Date